

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Maximiliano Sanchez
Elba I Sanchez
Debtors

Case No. 17-02918-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Oct 03, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 6
Total Noticed: 106

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	Maximiliano Sanchez, Elba I Sanchez, 1222 Hawk Nest Court, East Stroudsburg, PA 18302-8867
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Ditech Financial LLC fka Green Tree Servicing LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
4944698	ADVANCED URGENT CARE, 9975 S EASTERN AVE STE 110, LAS VEGAS, NV 89183-7950
4944703	ATLANTIC MEDICAL GROUP, PO BOX 416457, BOSTON, MA 02241-6457
4944705	+ BERKHEIMER TAX ADMINISTRATION, ATTN GENIE SKELLINGER, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795
4944706	+ BIZFILINGS, 8020 EXCELSIOR DR, SUITE 200, MADISON, WI 53717-1998
4950458	+ Berkheimer-Agt EStroudsburgASD MiddleSmithfieldTwp, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
4944710	CH HOSPITAL OF ALLENTOWN, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4944711	CHS PROFESSIONAL PRACTICE INC, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4944718	COORDINATED HEALTH, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4944719	CREDITECH, PO BOX 20330, LEHIGH VALLEY, PA 18002-0330
4944722	DOMINION NATIONAL, PO BOX 75314, CHARLOTTE, NC 28275-5314
4960872	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
4944721	Ditech Financial, LLC, PO Box 44265, Jacksonville, FL 32231-4265
4944723	+ EASTERN ALARM SYSTEMS INC, 228 EDINBURGH ROAD, BUSHKILL, PA 18324-7974
4944724	+ EVINE LIVE, C/O ALPHA RECOVERY, 5660 GREENWOOD BLVD STE 101, ENGLEWOOD, CO 80111-2416
4944730	+ GARFIELD HEIGHTS MUN CT, 5555 TURNER ROAD, CLEVELAND, OH 44125-3798
4944731	+ HAMILTON LAW GROUP, PO BOX 90301, ALLENTOWN, PA 18109-0301
4944732	+ HAYT HAYT & LANDAU, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
4944733	HIGHMARK, PO BOX 890118, CAMP HILL, PA 17089-0118
4944738	+ LEHIGH VALLEY HOSPITAL POCONO, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3006
4944739	+ LEISURE LANDS COMM ASSN, 3238 LEISURE LANDS ROAD, EAST STROUDSBURG, PA 18302-8894
4987845	+ LEISURE LANDS COMMUNITY ASSOCIATION, INC., c/o Young & Haros, LLC, 802 Main St., Stroudsburg, PA 18360-1602
4944749	+ PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
4944752	+ PENN CREDIT CORPORATION, 916 S 14TH STREET, HARRISBURG, PA 17104-3425
4944753	POCONO CARDIOLOGY ASSOCIATES, 200 PLAZA COURT, SUITE C, EAST STROUDSBURG, PA 18301-8259
4944754	+ POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094
4944756	+ PRACTICE ASSOC MED GROUP, SPECIALTY CARE PRAC ASSOC, PO BOX 416457, BOSTON, MA 02241-6457
4944757	+ RAINBOW TRANSPORTERS, 1222 HAWK NEST COURT, EAST STROUDSBURG, PA 18302-8867
4944758	+ RET TRUCKING LLC, RAUL ESTRADA, 5 GINA STREET, HOWELL, NJ 07731-2730
4944759	+ RICHMOND NORTH ASSOC, 4955 NORTH BAILEY AVE #109, AMHERST, NY 14226-1206
4944761	+ ST LUKE'S, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
4944762	ST LUKE'S PHYS GROUP, PO BOX 5386, BETHLEHEM, PA 18015-0386
4944763	ST LUKE'S PHYS GROUP, PO BOX 25837, SALT LAKE CITY, UT 84125-0837
4944764	+ STATE OF DELAWARE, DELAWARE DIV OF CORPORATIONS, PO BOX 5509, BINGHAMTON, NY 13902-5509
4944765	+ STEPHEN H FINKELSTEIN ESQ, PO BOX 6905, ELIZABETH, NJ 07206-6905
4944766	+ SUPREME AUTO TRANSPORT INC, 7300 MILLER PLACE STE B, LONGMONT, CO 80504-3451
4944771	+ TRANSAMERICA LIFE INS CO, C/O TRANSAMERICA EMP BEN, PO BOX 8063, LITTLE ROCK, AR 72203-8063
4944772	TRINITAS HOSP MED ONC, PO BOX 785036, PHILADELPHIA, PA 19178-5036

4944773 TRINITAS PHYS PRACTICE, ATTN 11640C, PO BOX 14000, BELFAST, ME 04915-4033
 4944774 TRINITAS REGIONAL MED CTR, 225 WILLIAMSON STREET, ELIZABETH, NJ 07202-3625
 4944775 + UNIVERSAL ADV FLEET CARD, PO BOX 924138, NORCROSS, GA 30010-4138
 4944777 + UNIVERSAL PREMIUM FLEET CARD, PO BOX 923928, NORCROSS, GA 30010-3928
 4944781 + WEX FLEET ONE, 613 BAKERTOWN ROAD, ANTIOCH, TN 37013-2657

TOTAL: 46

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Oct 03 2023 18:38:51	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	Oct 03 2023 18:38:50	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
4944699	+ Email/Text: kristin.villneuve@allianceoneinc.com	Oct 03 2023 18:39:00	ALLIANCE ONE, 4850 STREET ROAD, FEASTERVILLE TREVOSE, PA 19053-6643
4944700	+ Email/Text: bkrpt@retrievalmasters.com	Oct 03 2023 18:40:00	AMERICAN MEDICAL COLL, 2269 S SAW MILL RIVER RD, ELMSFORD, NY 10523-3814
4944701	+ Email/Text: bkrpt@retrievalmasters.com	Oct 03 2023 18:40:00	AMERICAN MEDICAL COLL AGENCY, 4 WESTCHESTER PLAZA, BUILDING 4, ELMSFORD, NY 10523-1615
4944702	Email/Text: bankruptcynotice@aspendental.com	Oct 03 2023 18:39:00	ASPEN DENTAL, 1112 A NORTH NINTH STREET, STROUDSBURG, PA 18360
4978561	Email/PDF: resurgentbknotifications@resurgent.com	Oct 03 2023 18:52:19	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4944707	^ MEBN	Oct 03 2023 18:38:46	CAC FINANCIAL CORP, 2601 NW EXPRESSWAY, SUITE 1000 EAST, OKLAHOMA CITY, OK 73112-7236
4944708	EDI: CAPITALONE.COM	Oct 03 2023 22:41:00	CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4944709	+ Email/Text: ngisupport@radiusgs.com	Oct 03 2023 18:39:00	CENTRAL CREDIT SVCS, 9550 REGENCY SQUARE BLVD, SUITE 500, JACKSONVILLE, FL 32225-8169
4944712	+ EDI: CITICORP.COM	Oct 03 2023 22:41:00	CITIBANK NA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
4944713	+ EDI: PRA.COM	Oct 03 2023 22:41:00	CITIBANK/HOME DEPOT, C/O PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
4944714	Email/Text: EBN_Brea@meduitrcm.com	Oct 03 2023 18:40:00	CMRE FINANCIAL SERVICES, 3075 E IMPERIAL HWY, SUITE 200, BREA, CA 92821-6753
4944715	EDI: WFNNB.COM	Oct 03 2023 22:41:00	COMENITY CAPITAL BANK, PO BOX 183003, COLUMBUS, OH 43218-3003
4944716	+ EDI: WFNNB.COM	Oct 03 2023 22:41:00	COMENITY CAPITAL/HSN, 995 W 122ND AVE, DENVER, CO 80234-3417
4944717	Email/Text: Collections_Bankruptcies@encoreexchange.com	Oct 03 2023 18:39:00	COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238
4981500	Email/PDF: bncnotices@becket-lee.com	Oct 03 2023 18:52:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4944720	+ Email/Text: bankruptcypdt@mcmg.com	Oct 03 2023 18:40:00	DANIEL SANTUCCI, ESQ, C/O MIDLAND

4944725	^ MEBN	Oct 03 2023 18:38:52	FUNDING LLC, 1 INTERNATIONAL PLZ 5TH FL, PHILADELPHIA, PA 19113-1510
4944726	^ MEBN	Oct 03 2023 18:38:49	FENTON & MCGARVEY LAW FIRM, 2401 STANLEY GAULT PKWY, LOUISVILLE, KY 40223-4175
4944727	+ Email/Text: crdept@na.firstsource.com	Oct 03 2023 18:40:00	FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
4944728	^ MEBN	Oct 03 2023 18:38:45	FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609
4944732	^ MEBN	Oct 03 2023 18:38:58	FMS, PO BOX 707600, TULSA, OK 74170-7600
4944734	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Oct 03 2023 18:40:00	HAYT HAYT & LANDAU, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
4944735	EDI: IRS.COM	Oct 03 2023 22:41:00	HSN FLEXPAY DEPT-2, C/O HUNTER WARFIELD, 4620 WOODLAND CORP BLVD, TAMPA, FL 33614-2415
4944736	Email/Text: PBNCNotifications@perituservices.com	Oct 03 2023 18:39:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4944737	Email/Text: govtaudits@labcorp.com	Oct 03 2023 18:40:00	KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4944740	+ EDI: LTDFINANCIAL.COM	Oct 03 2023 22:41:00	LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240
4944741	^ MEBN	Oct 03 2023 18:38:55	LTD FINANCIAL SVCS, 7322 SOUTHWEST FWY, SUITE 1600, HOUSTON, TX 77074-2134
4944742	Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2023 18:40:00	MERCANTILE ADJUSTMENT BUREAU, PO BOX 9016, WILLIAMSVILLE, NY 14231-9016
4944743	Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2023 18:40:00	MIDLAND CREDIT MANAGEMENT, PO BOX 13105, ROANOKE, VA 24031-3105
4944744	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2023 18:40:00	MIDLAND CREDIT MGT, PO BOX 60578, LOS ANGELES, CA 90060-0578
4993154	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2023 18:40:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
4989777	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 03 2023 18:40:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4944745	+ Email/Text: Bankruptcies@nragroup.com	Oct 03 2023 18:40:00	Midland Funding, LLC, Midland Credit Mgmt, Inc. as agent for, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4944746	+ EDI: NFCU.COM	Oct 03 2023 22:41:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4944747	+ EDI: NFCU.COM	Oct 03 2023 22:41:00	NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700
4960074	+ EDI: NFCU.COM	Oct 03 2023 22:41:00	NAVY FEDERAL CREDIT UNION, 820 FOLLIN LANE SE, VIENNA, VA 22180-4907
5281714	Email/Text: mtgbk@shellpointmtg.com	Oct 03 2023 18:39:00	Navy Federal Credit Union, PO Box 3000, Merrifield VA 22119-3000
5281713	Email/Text: mtgbk@shellpointmtg.com	Oct 03 2023 18:39:00	NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826
4944748	+ Email/Text: patricia_lewis@ooida.com	Oct 03 2023 18:40:00	NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826
			OWNER OPERATOR SVCS INC, PO BOX 1000, GRAIN VALLEY, MO 64029-1000

4944751	Email/Text: bankruptcies@penncredit.com	Oct 03 2023 18:40:00	PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988
4944755	EDI: PRA.COM	Oct 03 2023 22:41:00	PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502
4974455	EDI: PRA.COM	Oct 03 2023 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4945241	+ EDI: RECOVERYCORP.COM	Oct 03 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4959291	EDI: PENNDEPTREV	Oct 03 2023 22:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4959291	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 03 2023 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4981932	EDI: Q3G.COM	Oct 03 2023 22:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5428547	+ Email/Text: flyersprod.inbound@axisai.com	Oct 03 2023 18:40:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5428546	+ Email/Text: flyersprod.inbound@axisai.com	Oct 03 2023 18:40:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
4944760	Email/Text: ssa.bankruptcy@ssa.gov	Oct 03 2023 18:40:00	SOCIAL SECURITY ADMN, NORTHEAST PROGRAM SVC CTR, 1 JAMAICA CTR PLAZA, JAMAICA, NY 11432-3898
4944767	EDI: RMSC.COM	Oct 03 2023 22:41:00	SYNCB, PO BOX 965005, ORLANDO, FL 32896-5005
4944768	+ EDI: RMSC.COM	Oct 03 2023 22:41:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
4944769	+ EDI: RMSC.COM	Oct 03 2023 22:41:00	SYNCB/PAPPAL SMARL CONN, PO BOX 965005, ORLANDO, FL 32896-5005
4944770	+ EDI: RMSC.COM	Oct 03 2023 22:41:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
5569210	^ MEBN	Oct 03 2023 18:38:37	U.S. Bank Trust National Association,, as Trustee of BKPL-EG Holding Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305, U.S. Bank Trust National Association,
5569209	^ MEBN	Oct 03 2023 18:38:37	U.S. Bank Trust National Association,, as Trustee of BKPL-EG Holding Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
4944776	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Oct 03 2023 18:40:00	UNIVERSAL PREMIUM CARD, C/O HUNTER WARFIELD, 4620 WOODLAND CORP BLVD, TAMPA, FL 33614-2415
4966036	EDI: AIS.COM	Oct 03 2023 22:41:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4944778	Email/Text: bankruptcytn@wakeassoc.com	Oct 03 2023 18:39:00	WAKEFIELD & ASSOCIATES, 7005 MIDDLEBROOK PIKE, KNOXVILLE, TN 37909
4944780	Email/Text: BKRMailOps@weltman.com	Oct 03 2023 18:40:00	WELTMAN WEINBERG & REIS, 175 S 3RD ST., STE 900, COLUMBUS, OH 43215-5166
4944779	Email/Text: BKRMailOps@weltman.com	Oct 03 2023 18:40:00	WELTMAN WEINBERG & REIS, PO BOX 93784, CLEVELAND, OH 44101-5784

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5514920		Friedman Vartolo LLP, 1325 Franklin Ave, Ste 160,
4944729		GARFIELD HEIGHTS MUN CT, Deleted per Doc. 28
5514919		Rushmore Loan Management Services, LLC as creditor, as Trustee of the BKPL-EG Holding Trust
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4944704	*	ATLANTIC MEDICAL GROUP, PO BOX 416457, BOSTON, MA 02241-6457
4944750	##	PEERLESS CREDIT SERVICES, PO BOX 518, MIDDLETON, PA 17057-0518

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2023 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC afogle@rascrane.com
D Brian Simpson	on behalf of Service Addressee United States Attorney for the Middle District of Pennsylvania d.brian.simpson@usdoj.gov Bethany.a.haase@usdoj.gov
Jack N Zaharopoulos	TWecl@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com
Kevin Buttery	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kbuttery@rascrane.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank Trust National Association, as Trustee of the BKPL-EG Holding Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Holding Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Richard Postiglione	on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Holding Trust bkecf@friedmanvartolo.com
Robert J Kidwell, III	on behalf of Plaintiff Maximiliano Sanchez rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	

District/off: 0314-5
Date Rcvd: Oct 03, 2023

User: AutoDocke
Form ID: 3180W

Page 6 of 6
Total Noticed: 106

on behalf of Debtor 2 Elba I Sanchez
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 1 Maximiliano Sanchez
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 12

Information to identify the case:

Debtor 1

Maximiliano SanchezSocial Security number or ITIN xxx-xx-3660
EIN 46-5484797

Debtor 2

Elba I SanchezSocial Security number or ITIN xxx-xx-2965
EIN _____

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-02918-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Maximiliano Sanchez
dba Rainbow TransporterElba I Sanchez
aka Elba Iris Sanchez, aka Elba Sanchez**By the
court:**10/3/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.